

ALLIED FIRST BANCORP, INC.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3051580	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$165	\$166	0.6%		
Loans	\$126	\$128	1.3%		
Construction & development	\$4	\$4	-2.7%		
Closed-end 1-4 family residential	\$47	\$50	6.1%		
Home equity	\$28	\$25	-8.8%		
Credit card	\$0	\$0			
Other consumer	\$12	\$9	-26.6%		
Commercial & Industrial	\$23	\$23	0.5%		
Commercial real estate	\$13	\$17	35.0%		
Unused commitments	\$22	\$19	-12.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$20	-1.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$3	\$4	28.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$43	\$62	44.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$37	\$62	70.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$153	\$154	0.3%		
Deposits	\$117	\$137	17.6%		
Total other borrowings	\$36	\$16	-54.9%		
FHLB advances	\$36	\$16	-54.9%		
Equity					
Equity capital at quarter end	\$11	\$12	4.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.3%	7.1%	--		
Tier 1 risk based capital ratio	9.3%	9.9%	--		
Total risk based capital ratio	10.6%	11.2%	--		
Return on equity ¹	-8.8%	2.6%	--		
Return on assets ¹	-0.7%	0.2%	--		
Net interest margin ¹	2.5%	2.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	44.7%	42.7%	--		
Loss provision to net charge-offs (qtr)	132.6%	93.2%	--		
Net charge-offs to average loans and leases ¹	1.6%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	62.6%	62.2%	0.0%	2.2%	--
Closed-end 1-4 family residential	1.2%	1.5%	0.7%	0.1%	--
Home equity	1.5%	0.9%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	7.5%	5.1%	0.7%	2.1%	--
Commercial & Industrial	7.2%	3.1%	0.7%	0.0%	--
Commercial real estate	0.0%	4.9%	0.0%	0.0%	--
Total loans	4.7%	4.2%	0.4%	0.3%	--